

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re: Mark Kessel

Case No.

10-41653

CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 12/31/10

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
Dollars reported in \$1

2. Asset and Liability Structure

- a. Current Assets
- b. Total Assets
- c. Current Liabilities
- d. Total Liabilities

	End of Current Month	End of Prior Month	As of Petition Filing
a. Current Assets	\$42,888	\$40,509	
b. Total Assets	\$2,765,187	\$2,735,323	\$2,645,342
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$4,078,920	\$4,078,920	\$4,083,006

3. Statement of Cash Receipts & Disbursements for Month

- a. Total Receipts
- b. Total Disbursements
- c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
- d. Cash Balance Beginning of Month
- e. Cash Balance End of Month (c + d)

	Current Month	Prior Month	Cumulative (Case to Date)
a. Total Receipts	\$23,966	\$26,072	\$248,818
b. Total Disbursements	\$21,586	\$26,754	\$239,650
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$2,380	(\$682)	\$9,168
d. Cash Balance Beginning of Month	\$19,353	\$20,035	\$165,960
e. Cash Balance End of Month (c + d)	\$21,732	\$19,353	\$175,127

4. Profit/(Loss) from the Statement of Operations

5. Account Receivables (Pre and Post Petition)

6. Post-Petition Liabilities

7. Past Due Post-Petition Account Payables (over 30 days)

	Current Month	Prior Month	Cumulative (Case to Date)
5. Account Receivables (Pre and Post Petition)	N/A	N/A	N/A
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

- 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) Yes No
- 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) Yes No
- 10. If the answer is yes to 8 or 9, were all such payments approved by the court? Yes No
- 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) Yes No
- 12. Is the estate insured for replacement cost of assets and for general liability? Yes No
- 13. Are a plan and disclosure statement on file? Yes No
- 14. Was there any post-petition borrowing during this reporting period? Yes No
- 15. Check if paid: Post-petition taxes ; U.S. Trustee Quarterly Fees ; Check if filing is current for: Post-petition tax reporting and tax returns: . (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 1-12-2011

Responsible Individual



BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 12/31/10

Assets	Check if Exemption Claimed on Schedule C	Market Value
Current Assets		
1 Cash and cash equivalents (including bank accts., CDs, etc.)		\$21,732
2 Accounts receivable (net)		
3 Retainer(s) paid to professionals		
4 Other: <u>Retainer to Bankruptcy Attorney</u>		\$21,156
5		
6 Total Current Assets		\$42,888
Long Term Assets (Market Value)		
7 Real Property (residential)		\$859,000
8 Real property (rental or commercial)		\$1,500,000
9 Furniture, Fixtures, and Equipment		\$5,225
10 Vehicles	X	\$4,000
11 Partnership interests	X	
12 Interest in corporations		
13 Stocks and bonds		\$8,568
14 Interests in IRA, Keogh, other retirement plans	X	\$344,106
15 Other:		
16 Personal items	X	\$1,400
17 Total Long Term Assets		\$2,722,299
18 Total Assets		\$2,765,187
Liabilities		
Post-Petition Liabilities		
Current Liabilities		
19 Post-petition not delinquent (under 30 days)		
20 Post-petition delinquent other than taxes (over 30 days)		
21 Post-petition delinquent taxes		
22 Accrued professional fees		
23 Other:		
24		
25 Total Current Liabilities		\$0
26 Long-Term Post Petition Debt		
27 Total Post-Petition Liabilities		\$0
Pre-Petition Liabilities (allowed amount)		
28 Secured claims (residence)		\$889,373
29 Secured claims (other)		\$1,556,810
30 Priority unsecured claims		\$0
31 General unsecured claims		\$1,632,737
32 Total Pre-Petition Liabilities		\$4,078,920
33 Total Liabilities		\$4,078,920
Equity (Deficit)		
34 Total Equity (Deficit)		(\$1,313,733)
35 Total Liabilities and Equity (Deficit)		\$2,765,187

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisal; familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u> 1306 MLK Jr Way	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property			
2 Scheduled Gross Rents	<u>\$16,966</u>		
3 Less: Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions	<u>\$15,398</u>	<u>\$0</u>	<u>\$0</u>
7 Scheduled Net Rents	<u>\$1,568</u>	<u>\$0</u>	<u>\$0</u>
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	<u>\$1,568</u>	<u>\$0</u>	<u>\$0</u>

(2) To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u> Wells Fargo Bank	<u>Account 2</u> Apt Building (MB)	<u>Account 3</u> Other
10 Bank			
11 Account No.	<u>9526265245</u>	<u>41317556</u>	
12 Account Purpose	<u>Personal</u>		
13 Balance, End of Month	<u>\$5,198</u>	<u>\$15,909</u>	<u>\$625</u>
14 Total Funds on Hand for all Accounts	<u>\$21,732</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

Revised 1/1/98

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 12/31/10

Personal

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1 Rent/Leases Collected			
2 Cash Received from Sales			
3 Interest Received			
4 Borrowings			
5 Funds from Shareholders, Partners, or Other Insiders			
6 Capital Contributions			
7 Draws		\$7,000	\$69,800
8 Transfer from old accounts			\$1,695
9 Rebates			\$1,537
10			
11			
12 Total Cash Receipts		\$7,000	\$73,032
Cash Disbursements			
13 Selling			
14 Administrative			
15 Capital Expenditures			
16 Principal Payments on Debt			
17 Interest Paid (for December 2010 and January 2011)		\$1,430	\$7,711
18 Rent/Lease:			
19 Personal Property			
20 Real Property			
21 Amount Paid to Owner(s)/Officer(s)			
22 Salaries			
23 Draws			
24 Commissions/Royalties			
25 Expense Reimbursements			
26 Other			
27 Salaries/Commissions (less employee withholding)			
28 Management Fees			
29 Taxes:			
30 Employee Withholding			
31 Employer Payroll Taxes			
32 Real Property Taxes			\$6,940
33 Other Taxes (US Trustee)			\$1,950
34 Other Cash Outflows:			
35 Utilities		\$422	\$2,929
36 Mortgage Payment		\$2,775	\$22,150
37 Insurance			\$5,202
38 Child support		\$750	\$5,600
39 Household expenses		\$812	\$12,470
37 Total Cash Disbursements:		\$6,188	\$78,202
38 Net Increase (Decrease) in Cash		\$812	\$812
39 Cash Balance, Beginning of Period		\$4,386	\$4,386
40 Cash Balance, End of Period		\$5,198	\$5,198

Revised 1/1/98

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 12/31/10

Apartment Building

		<u>Actual</u>	<u>Cumulative</u>
		<u>Current Month</u>	<u>(Case to Date)</u>
Cash Receipts			
1	Rent/Leases Collected	\$16,857	\$167,311
2	Cash Received from Sales	<hr/>	<hr/>
3	Interest Received	<hr/>	<hr/>
4	Borrowings	<hr/>	<hr/>
5	Funds from Shareholders, Partners, or Other Insiders	<hr/>	<hr/>
6	Capital Contributions	<hr/>	<hr/>
7	Laundry Income	\$109	\$1,275
8	Pet Deposit	<hr/>	\$300
9	Security Deposit	<hr/>	\$6,900
10		<hr/>	<hr/>
11		<hr/>	<hr/>
12	Total Cash Receipts	\$16,966	\$175,786
Cash Disbursements			
13	Selling	<hr/>	<hr/>
14	Administrative	<hr/>	<hr/>
15	Capital Expenditures	<hr/>	\$450
16	Principal Payments on Debt	<hr/>	<hr/>
17	Interest Paid	\$6,693	\$68,206
18	Rent/Lease:	<hr/>	<hr/>
19	Personal Property	<hr/>	<hr/>
20	Real Property	\$416	\$4,061
21	Amount Paid to Owner(s)/Officer(s)	<hr/>	<hr/>
22	Salaries	<hr/>	<hr/>
23	Draws	\$7,000	\$70,380
24	Commissions/Royalties	<hr/>	<hr/>
25	Expense Reimbursements	<hr/>	<hr/>
26	Other (Education for daughter)	<hr/>	<hr/>
27	Salaries/Commissions (less employee withholding)	<hr/>	\$1,000
28	Management Fees (one time fee)	<hr/>	\$1,500
29	Taxes:	<hr/>	<hr/>
30	Employee Withholding	<hr/>	<hr/>
31	Employer Payroll Taxes	<hr/>	<hr/>
32	Real Property Taxes	<hr/>	<hr/>
33	Other Taxes (Business license)	<hr/>	<hr/>
34	Other Cash Outflows:	<hr/>	\$5,231
35	Utilities	\$317	\$6,408
36	Repairs	\$931	\$7,349
37	Office Exp.	<hr/>	\$65
38	Security deposit Returns	<hr/>	<hr/>
39	Misc.	\$42	\$6,505
40		<hr/>	\$355
41	Total Cash Disbursements:	\$15,398	\$171,510
42	Net Increase (Decrease) in Cash	\$1,568	\$3,827
43	Cash Balance, Beginning of Period	\$14,342	
44	Cash Balance, End of Period	\$15,909	

Apartment account

 NEOVISION, LLC
 1025 SOLANO AVE
 ALBANY CA 94706

 30-0
 3
 9

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition is effective as of June 1, 2010.

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

		LAST STATEMENT 11/30/10	14,342.20
MINIMUM BALANCE	14,342.20	3 CREDITS	16,965.43
AVG AVAILABLE BALANCE	17,726.66	11 DEBITS	15,398.21
AVERAGE BALANCE	19,258.24	THIS STATEMENT 12/31/10	15,909.42

DEPOSITS						
REF #	DATE	AMOUNT	REF #	DATE	AMOUNT	
	12/03	15,256.72		12/08	1,600.00	
					12/16	106.71

CHECKS					
CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1137	12/06	4,000.00	1140	12/09	651.08
1138	12/07	37.39	1141	12/21	415.94
1139	12/13	153.12	1142	12/20	114.38
					1143 12/21 12.09
					1144 12/23 279.45
					1145 12/24 3,000.00

OTHER DEBITS					
DESCRIPTION				DATE	AMOUNT
COHEN RECEIPT MORTG-PMTS	XXXXX0415+0			12/06	6,593.28
DELUXE CHCK CHECK/ACC.				12/14	41.50

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12/03	29,596.92	12/09	19,817.17	12/20	19,616.90
12/06	18,905.64	12/13	19,664.05	12/21	19,188.67
12/07	18,868.25	12/14	19,622.55	12/23	18,909.42
12/08	20,468.25	12/16	19,731.26	12/24	15,909.42



Mechanics Bank

Commitment That Lasts Generations

NEOVISION, LLC 41317556 Page 2

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1137
DATE 12/03/2010

PAY TO Mark Kesel \$4,000.00
~~Four thousand and 00/100~~ DOLLARS & 00/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641137 041-317556#

Chk No. 1137 Amt \$4,000.00 Paid 12/06/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1138
DATE 12/03/2010

PAY TO EBMUD \$37.39
~~Thirty seven and 39/100~~ DOLLARS & 39/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641138 041-317556#

Chk No. 1138 Amt \$37.39 Paid 12/07/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1139
DATE 12/08/2010

PAY TO P G & E \$153.12
~~The hundred fifty-three and 12/100~~ DOLLARS & 12/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641139 041-317556#

Chk No. 1139 Amt \$153.12 Paid 12/13/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1140
DATE 12/08/2010

PAY TO David Goldfarb \$651.08
~~Six hundred fifty-one and 08/100~~ DOLLARS & 08/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641140 041-317556#

Chk No. 1140 Amt \$651.08 Paid 12/09/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1141
DATE 12/08/2010

PAY TO Informetric System \$415.94
~~Four hundred fifteen and 94/100~~ DOLLARS & 94/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641141 041-317556#

Chk No. 1141 Amt \$415.94 Paid 12/21/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1142
DATE 12/16/2010

PAY TO AT&T Payment Center \$114.36
~~One hundred fourteen and 36/100~~ DOLLARS & 36/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641142 041-317556#

Chk No. 1142 Amt \$114.36 Paid 12/20/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1143
DATE 12/16/2010

PAY TO P G & E \$12.09
~~Twelve and 09/100~~ DOLLARS & 09/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641143 041-317556#

Chk No. 1143 Amt \$12.09 Paid 12/21/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1144
DATE 12/23/10

PAY TO David Goldfarb \$279.45
~~Two hundred seventy-nine and 45/100~~ DOLLARS & 45/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641144 041-317556#

Chk No. 1144 Amt \$279.45 Paid 12/23/10

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

1145
DATE 12/23/2010

PAY TO Mark Kesel \$3,000.00
~~Three thousand and 00/100~~ DOLLARS & 00/100

Mechanics Bank
Commitment That Lasts Generations
ATM
#12110203641145 041-317556#

Chk No. 1145 Amt \$3,000.00 Paid 12/24/10

For Your Protection: Please examine this statement and report any discrepancy within 30 days.

Case: 10-41653 Doc# 66 Filed: 01/13/11 Entered: 01/13/11 16:51:23 Page 7 of 16

PMA® Wells Fargo® PMA Package

Personal Account

MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE# 10-41653 (NCA)
59 STRATFORD RD
KENSINGTON CA 94707-1241

If you have questions about this statement or
your accounts:

Phone: 1-800-742-4932, TTY: 1-800-600-4833

Spanish: 1-877-727-2932, TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

December 31, 2010

Total assets:	\$5,298.36
Last month:	\$4,486.33
Change in \$:	\$812.03
Change in %:	18.10%

Total liabilities:	\$198,007.46
Last month:	\$198,724.95
Change in \$:	(\$717.49)
Change in %:	(0.36)%

PMA Qualifying Balance: \$203,305.82

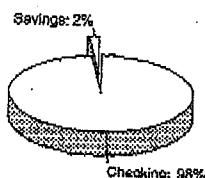
Contents	Page
Overview	2
PMA® Prime Checking Account	4
Savings	6

Overview of your PMA account

Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA® Prime Checking Account (8526265245)	98%	4,385.55	5,197.57	812.02	18.52%
Wells Fargo Money Market Savings™ (2527627471)	2%	100.78	100.79	0.01	0.01%
Total assets		\$4,486.33	\$5,298.36	\$812.03	18.10%

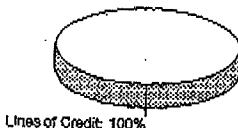
Total asset allocation (by account type)



Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1998)	100%	198,724.95	198,007.46	(717.49)	(0.36)%
Total liabilities		\$198,724.95	\$198,007.46	(\$717.49)	(0.36)%

Total liability allocation (by account type)



Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1998)	200,000.00	197,293.46	0.00
Total available credit	\$200,000.00	\$197,293.46	\$0.00

 OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**Interest, dividends and other income**

The information below should not be used for tax planning purposes.

Account	This month	This year
PMA® Prime Checking Account (9526265245)	0.18	1.71
Wells Fargo Money Market Savings™ (2527627471)	0.01	0.12
Total interest, dividends and other income	\$0.19	\$1.83

Interest expense

Account	This month	This year
Smartfit Home Equity LCA (6519200207-1998)	686.80	6,395.26
Total interest expense	\$686.80	\$6,395.26

PMA® Prime Checking Account

Activity summary

Balance on 12/1	4,385.55
Deposits/Additions	7,000.18
Withdrawals/Subtractions	-6,188.16
Balance on 12/31	\$5,197.57

Account number: **9526265245**

MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

Interest you've earned

Interest earned this month	\$0.18
Average collected balance this month	\$4,277.04
Annual percentage yield earned	0.05%
Interest paid this year	\$1.71

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginning balance on 12/1					4,385.55
12/1	AT&T Telco West 000Payment 113010 03056 A51052479443482 10334	3056		73.65	4,311.90
12/2	Check	3055		126.52	4,185.38
12/3	Deposit		4,000.00		
12/3	Bill Pay Equity On-Line Xxxxxxx2071998 On 12-03			715.00	7,470.38
12/6	Bank of America Mortgage Dec 10 Xxxxx4921 Kesel M			2,774.66	
12/6	Check	3057		55.42	4,640.30
12/7	Check	3058		100.00	4,540.30
12/14	Bill Pay Equity On-Line Xxxxxxx2071998 On 12-14			715.00	3,825.30
12/15	Cardmember Serv Web Pymt 101214 462300856537783 Kesel,Mark			178.19	3,647.11
12/20	Check	3059		750.00	2,897.11
12/23	Deposit		3,000.00		
12/23	Cardmember Serv Web Pymt 101222 462300856537783 Kesel,Mark			246.62	5,650.49
12/28	Check	3060		221.35	5,429.14
12/30	Cardmember Serv Web Pymt 101229 462300856537783 Kesel,Mark			231.75	5,197.39
12/31	Interest Payment		0.18		5,197.57
Ending balance on 12/31					5,197.57
Totals			\$7,000.18	\$6,188.16	

Key to symbols: ^ Converted check: Paper check converted to an electronic format by your payee or designated representative. Converted checks cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3055	12/2	126.52	3057	12/6	55.42	3059	12/20	750.00
3056	12/1	73.65	3058	12/7	100.00	3060	12/28	221.35

Wells Fargo Money Market SavingsSM

Activity summary

Balance on 12/1	100.78
Deposits/Additions	0.01
Withdrawals/Subtractions	-0.00
Balance on 12/31	\$100.79

Account number: **2527627471****MARK KESEL**
DEBTOR IN POSSESSION
CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**Worksheet to balance your account and General
Statement Policies can be found towards the
end of this statement.**Interest you've earned**

Interest earned this month	\$0.01
Average collected balance this month	\$100.78
Annual percentage yield earned	0.12%
Interest paid this year	\$0.12

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginning balance on 12/1				100.78
12/31	Interest Payment	0.01		100.79
Ending balance on 12/31				100.79
Totals		\$0.01		\$0.00



Bank of America



0702 P P
E0-2

00000000000000000000000000000000
CD 01/04 1 0000 933 14 753 031547 #001 AV 0.335

MARK KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

Your Bank of America Prima Account Statement

Statement Period:
November 25 through December 28, 2010

Account Number: 07028-01795

At Your Service
Call: 510.649.6600

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

Customer since 1994
Bank of America appreciates your
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at www.bankofamerica.com.

Summary of Your Prima Interest Checking Account

Beginning Balance on 11/25/10	\$379.63
Ending Balance	\$379.63

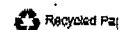
Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

FACTS - FDIC Insured Account Disclosure Information

New choices for Overdraft Protection. Now you can link your checking account to a checking or a Money Market Savings account for Overdraft Protection. Transfers are made for the amount required to cover the overdraft and the applicable transfer fee, which is \$10.00 for each transfer (transfers occur once per day). If you haven't signed up or want to know about other Overdraft Protection options, call the number on your statement or visit your nearby banking center. U.S. Trust Clients: if you have questions about how these changes may impact your account, please call the number on your deposit statement.

California

Page 1 of 2





Banking. Security. Service. Together.

The Partnership
Federal Credit Union

FDICFCU • NSF FCU

P.O. Box 18539
Washington, D.C. 20036-8539
Toll Free: (800) 285-3286
www.ThePartnershipFCU.com

Account Statement

Member No.	Period Ending	Branch ID	Page
11250005	12-31-10	1	1 of 1

P

ACCOUNT BALANCES

1 Regular Savings	\$ 82.52
-------------------	----------

MARK A KESEL
1025 SOLANO AVENUE
ALBANY CA 94706-1617

"WOW - Our LOWEST vehicle loan rate EVER!"

Buy. Refinance. New. Used.
As low as 1.99% APR!

Apply now @ www.ThePartnershipFCU.com

Important Note: As a result of a software upgrade to our core processing system, Totals Year-to-Date do not include interest and fees assessed for the entire year and should not be used in place of a 1098 for tax reporting purposes.

Increase your purchasing power and SAVE money now!

Transfer your credit card balances to our Platinum VISA at a SPECIAL LOW RATE of 6.9% APR today.

Regular Savings

ACCT #1

10-01-10 Thru 12-31-10

Beginning Balance	Deposits	Withdrawals	Ending Balance
\$ 82.52	\$ 0.06	\$ 0.00	\$ 82.52

TD Dividends
\$ 0.31

Transaction Effective Date

Date

Transaction Description**Deposit****Withdrawal****Balance**

10-01

Previous Balance

\$ 0.00

\$ 0.31

10-31

DIVIDEND

\$ 0.02

\$ 82.46

11-30

DIVIDEND

\$ 0.02

\$ 82.46

12-31

DIVIDEND

\$ 0.02

\$ 82.50

ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-10 THRU 10-31-10 WAS 0.29%

ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-10 THRU 11-30-10 WAS 0.30%

ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-10 THRU 12-31-10 WAS 0.29%

Share Sub-Account Summary**Loan Sub-Account Summary****Account****Description****Balance****Dividend****Account****Description****Balance****YTD Account Summaries****Deposit Activity****FD Dividends**

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%

10%



0702 P P
E0-2

CD 01/07 1 0000 619 14 308 027092 #01 AV 0.335

MARK KESEL
1025 SOLANO AVE.
ALBANY CA 94706-1617

**Your Bank of America
Prima Account
Statement**

Statement Period:
December 1 through December 31, 2010

Account Number: 07021-61806

At Your Service
Call: 510.649.6800

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

Customer since 1994
Bank of America appreciates your
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at www.bankofamerica.com.

Summary of Your Prima Interest Checking Account

Beginning Balance on 12/01/10	\$61.61
Ending Balance	\$61.61

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

FACTS - FDIC Insured Account Disclosure Information

New choices for Overdraft Protection. Now you can link your checking account to a checking or a Money Market Savings account for Overdraft Protection. Transfers are made for the amount required to cover the overdraft and the applicable transfer fee, which is \$10.00 for each transfer (transfers occur once per day). If you haven't signed up or want to know about other Overdraft Protection options, call the number on your statement or visit your nearby banking center. U.S. Trust Clients: if you have questions about how these changes may impact your account, please call the number on your deposit statement.

California

Page 1 of 2

Dreyfus BASIC Money Market Fund

MBSC Securities Corporation, Distributor



For questions about your account
please call 1-800-645-6561 or go
to www.Dreyfus.com to view your
account on line.

406546106

F027 2139, DM.1-6.10Z 285037 614694 1 2 1-----
DREYST07M144535.0001.654182

MARK A KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

1025 SOLANO AVE

Dreyfus is pleased to present our 4th quarter client newsletter - "Letter from the Lion". To learn more, please read the enclosed newsletter.

Do you have a 401(k) or other retirement plan with a former employer? Consider a Dreyfus IRA rollover and benefit from Dreyfus' investment management expertise. For more information, call 1-800-Dreyfus to speak to a representative or visit www.dreyfus.com.

Ask how the Dreyfus Asset Allocation Funds can help you diversify in one simple step.

Investors should consider the investment objectives, risks, charges, tax features and expenses of the fund carefully before investing. Contact your financial advisor and obtain a prospectus that contains this and other information about the fund and read it carefully before investing.

Personal account as of 12/31/10
Total Market Value \$1,118.18

Dreyfus BASIC Money Market Fund

*‡ The 7 day simple annualized yield ending 12/31/10 was 0.00%
*‡ Without the expense absorption in effect, the 7-day would have been -0.36%
‡ The 30 day simple annualized yield ending 12/31/10 was 0.00%

*‡ Please see reverse side for additional yield information

Account number: 0123-0790450100

Trade date	Description	Dollar amount	Share price	Shares this transaction	Total shares owned
	Market Value as of 12/31/09	\$1,118.18	\$1.00		1,118.180
	Market Value as of 12/31/10	\$1,118.18	1.00		1,118.180

